

FILED  
12/28/22 3:53 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL A. IONADI,

Debtor.

\*\*\*\*\*

NORTHWEST BANK F/K/A  
NORTHWEST SAVINGS BANK,

Movant,

v.

PAUL A. IONADI and RONDA J.  
WINNECOUR, CHAPTER 13 TRUSTEE

Respondents.

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\* Chapter 13  
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\* Case No.: 20-22585-GLT  
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\* Related Docs. 93 and 110  
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**CONSENT ORDER OF COURT**

Upon consideration of Movant's *Amended* Motion for Relief from the Automatic Stay (the "Motion"), and upon the consent of Northwest Bank and Debtor, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

1. The hearing on the Motion shall be continued to February 8, 2023 at 9:00am;
2. On or before February 1, 2023, Northwest Bank's post-petition arrears shall be paid current, which as of February 1, 2023 will equal \$5,934.89 and shall satisfy the post-petition payments due for November of 2022 (partial), December of 2022 and January of 2023. Debtor shall be responsible for submitting enough funds, including Trustee fees, to the Trustee in time so that the post-petition arrears are paid current to Northwest Bank by February 1, 2023.
3. Northwest Bank's counsel shall file a status report by February 1, 2023 stating

- whether it has received the post-petition arrears owing to the Bank for the payments that are due for November of 2022 (partial), December of 2022 and January of 2023;
4. On or before July 1, 2023, Debtor shall pay sufficient funds to the Trustee to bring the confirmed Plan (see Doc. 46) current;
  5. In addition to the extra payments that are needed to cure the post-petition arrears to Northwest Bank and the arrears under the Plan, Debtor shall be required to continue making his ongoing Plan payments to the Trustee by the 30<sup>th</sup> day of the month, beginning with the December of 2022 payment;
  6. In the event the Debtor fails to make his ongoing Plan payments by the 30<sup>th</sup> day of each month, then Northwest Bank shall issue a written Notice of Default to the Debtor and his counsel regarding the Plan default and requiring that said default be cured within ten (10) days of the Notice of Default;
  7. If Debtor fails to pay the delinquent Plan payment within ten (10) days of the date of the Notice of Default, Northwest Bank shall be immediately, and without any further hearing or motion, be entitled to relief from the automatic stay with respect to the real estate and improvements located at 2513 Acorn Court, Wexford, PA 15090, including any co-debtor stay, and proceed with foreclosure of the same; and
  8. If Debtor cures the Plan arrears by July 1, 2023 and remains current on his ongoing Plan payment during that time, including making the Plan payment that becomes due for June of 2023, then Northwest shall withdraw its Motion without prejudice within ten (10) days, and the ten (10) day Notice of Default and relief from the automatic stay provisions contained herein shall terminate.

By the Court:

  
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Judge Gregory A. Taddonio <sup>hct</sup>  
Chief United States Bankruptcy Judge

The entry of this Order was consented to by:

<p>McGRATH McCALL, P.C.</p> <p>By: <u>/s/ Preston D. Jaquish</u> Preston D. Jaquish Esquire PA I.D. No. 316463 Four Gateway Center, Suite 1040 444 Liberty Avenue Pittsburgh, PA 15222 <a href="mailto:pjaquish@lenderlaw.com">pjaquish@lenderlaw.com</a> Telephone (412) 281-4333 Facsimile (412) 281-2141</p> <p>Attorneys for Northwest Bank</p>	<p>By: <u>/s/ David Valencik</u> David Valencik, Esquire PA I.D. No. 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222 <a href="mailto:dvalencik@c-vlaw.com">dvalencik@c-vlaw.com</a> Telephone (412) 232-0930</p> <p>Attorney for Debtors</p>
<p>CHAPTER 13 TRUSTEE</p> <p>By: <u>/s/ James Warmbrodt</u> James Warmbrodt, Esquire</p> <p>Attorney for Trustee</p>	

In re:  
Paul Anthony Ionadi  
Debtor

Case No. 20-22585-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Paul Anthony Ionadi, 2513 Acorn Court, Wexford, PA 15090-7702

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Paul Anthony Ionadi apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank AAbreu@nwbcorp.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor First Tech Federal Credit Union bnicholas@kmlawgroup.com
Christos A. Katsaounis	on behalf of Defendant Pennsylvania Department Of Revenue RA-occbankruptcy5@state.pa.us RA-occbankruptcy6@state.pa.us
Christos A. Katsaounis	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us

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User: auto

Page 2 of 2

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Jeffrey R. Hunt

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Leon P. Haller

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Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program  
(PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 17